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ABSTRACT

Millions of women face bleak retirement futures. In 40 years, when today's 25-year-olds retire, fewer women will be retiring married, and therefore fewer will have access to a husband's retirement income. Young women continue to face a future of significantly lower wages. Caregiving responsibilities continue to fall predominantly on women's shoulders. A lifetime homemaker has no Social Security protection in her own right. A divorced spouse becomes financially better off after her former spouse dies, because a widow receives 100 percent of her deceased husband's benefit. Lower wages prompt single and divorced women to draw their benefits early, which actuarily reduces their benefits. Among retired workers receiving Social Security benefits on their own work records, the average male receives nearly 25 percent more than does the average female. Women are penalized in pension coverage due to job mobility, leaving to assume family obligations, and working in small businesses and for lower pay. Disabled women have a difficult time qualifying for benefits. Fewer women than men participate in private individual retirement accounts (IRAs). Married working women and homemakers are penalized by IRA laws. (A 29-item list of sources is included.) (CML)

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Heading for Hardship:

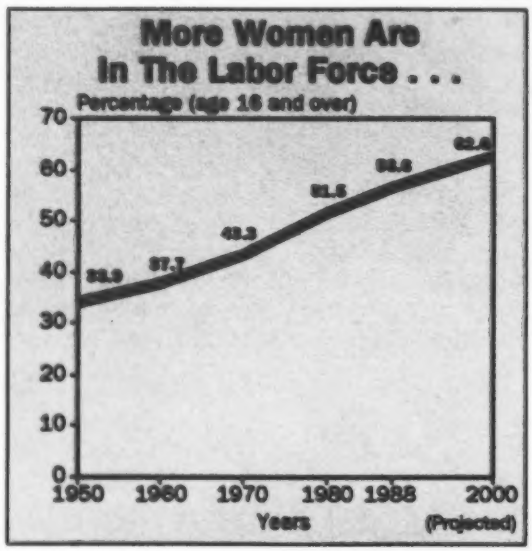
Retirement Income for American Women In the Next Century

When today's 25-year-old woman retires, after having been employed for as long as 35 years, she can expect to receive the same retirement benefits — adjusted only for inflation — that her mother received. For most women, decades of Social Security contributions will translate into virtually the same retirement benefits as those paid to their mothers, who may never have earned wages or paid Social Security taxes.

Women continue to pour into the paid work force, but retirement income does not reflect their growing contributions. In 1970, women received 70% of the Social Security benefits men received. In 1989, that percentage had grown just to 73%. In 1974, women's average private pension income was 73% of men's; by 1987, that ratio had plummeted to 58%.

By the year 2020, Social Security and pension systems will have practically ended poverty among older men and couples, but poverty will remain widespread among older women living alone —those who are divorced, widowed or never married.

Social Security and pension systems benefit male work patterns. Designed when lifestyles were dramatically different, Social Security best serves "traditional" families that consist of a lifelong breadwinner, a lifelong homemaker, and two children. Less than 10% of American families fit that definition today; even fewer will fit in the future.



. . . But As Retired Families and Widows, They Will Be Worse Off

Avg. Annual Earnings	Dual Earner Family	Traditional Family
Husband	$17,500	$29,000
Wife	$11,500	$ 0
Total	$29,000	$29,000
1990 Soc. Sec. Monthly Benefit at Age 65		
Husband	$733	$ 975
Wife	$551	$ 487
Total	$1,284	$1,462
Survivor Benefit	$ 733	$975

Source: Bureau of Labor Statistics, 1985; Howard N. Fullerton, "New Labor Force Projections, Spanning 1988 to 2000," Monthly Labor Review (Nov. 1989)

Despite significant legislative reforms, fundamental biases against women persist in retirement income programs. Social Security discriminates against women by penalizing dual earner families, caregivers, divorced spouses, and people who retire early and live long. Wives who are entitled both to benefits on their own work record and benefits from their husband may collect only one. With women's wages remaining low, most collect from their husband's contribution. Since 1960, the percentage of women receiving a dependent's benefit has remained at 62%, despite more women in the work force.

As long as women continue to assume greater child and elder care responsibilities, are paid less than men, and live longer, these biases will take an enormous toll on women's retirement income. Unless Social Security and pension systems are revised radically, older women will remain significantly poorer than older men. With the "baby-boom" generation just 20 years from retirement, escalating distortions in retirement incomes for men and women will become a political hot potato of immense proportions in the years to come.

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A Message from Lou Glasse, President of the Older Women's League

Happy Mother's Day! It's that time of year once again when we give our mothers their fair share of flowers and well-wishing telephone calls. But the day is not yet in sight when America's moms will get their fair share of something much more significant — economic security in retirement. For men, we've created retirement plans and profit sharing. For women, we've created Mother's Day.

The young woman who calls her retired mother Sunday may reach a woman living on Social Security and pensions that are grossly inadequate. Most employed women today fully expect to be independent and equal partners in work and in marriage. They expect to get their fair share of the retirement pie.

Few would ever dream that their futures are unlikely to be much brighter than their mothers'. In fact, by the year 2020–when today's 35-year-old is retiring–poverty among older Americans will be almost entirely confined to women living alone. Women 30 years away from retirement are already in jeopardy.

Women entering the work force now face the same assumptions that penalized women already retired. Our system still rewards male work patterns and favors marriage. Social Security soon will assume the average working span is 35 years, a plateau that less than 40% of women will reach even by the year 2030. The Social Security and tax structures that kept older women from accumulating equity and establishing their own benefits are still in place. Gender bias and lower women's wages today will translate into significantly lower retirement benefits tomorrow.

Today's daughters and granddaughters are already on track to end up suffering 40 years down the road the same inequities as their mothers. To date, America's Social Security and pension systems have utterly failed to keep pace with changing work patterns and family responsibilities. Outdated policies consign far too many older women to live out their lives in poverty and want.

Like Social Security, pensions are based on an antiquated one-worker family model and remain out of reach for most women. Today, more than three out of four women have no access to their own pensions.

Pension eligibility has generally required long term, continuous full time service with one employer–a bad fit for women. At one time or another, most women must quit jobs, work part-time, take lower paying jobs, move, or retire early to care for family members.

In return for this lifetime of service, retired women workers receive 76 cents for every dollar men receive in Social Security–and, since 1950, this disparity has widened. Millions of employed women pay into Social Security for decades, only to discover upon retirement that half of their husband's benefit exceeds their own. Women get absolutely no return for the contributions they have made for so long.

Women's work patterns simply do not mimic those of men. We can no longer postpone rectifying these inequities. Revisions in pension and Social Security policy enacted today will only fully benefit workers who enter the job market tomorrow.

Congress must treat marriage like an economic partnership. It is degrading that Social Security still averages a "zero" for each year a woman stays home to care for children or frail or disabled loved ones. Restrictions that effectively turn divorced spouses and disabled and working widows into second class citizens must be eliminated.

Pensions must become mandatory and portable, and family and medical leave policies that protect caregivers' retirement benefits must be enacted.

Once again on Mother's Day, the Older Women's League is issuing a challenge to America's policymakers. The 1990 graduate interviewing for her first job is already heading for hardship in old age. We must revise pension and Social Security policies to fairly acknowledge women's contributions and equitably distribute retirement benefits.

Facts of Life for Women

There is no evidence that young women today will have economic retirement futures that are significanly different from those of their mothers and grandmothers. If our nation's Social Security and pension programs remain fundamentally unchanged, the retirement income future is unlikely to get any brighter for women.

Three demographic and sociological factors conspire to leave retirement age women at a severe economic disadvantage: women continue to be the primary caregivers of children and elders; women's wages continue to lag far behind those of men; and women continue to live longer than men. As a consequence, the "golden years" will be "beholdin years" for many.

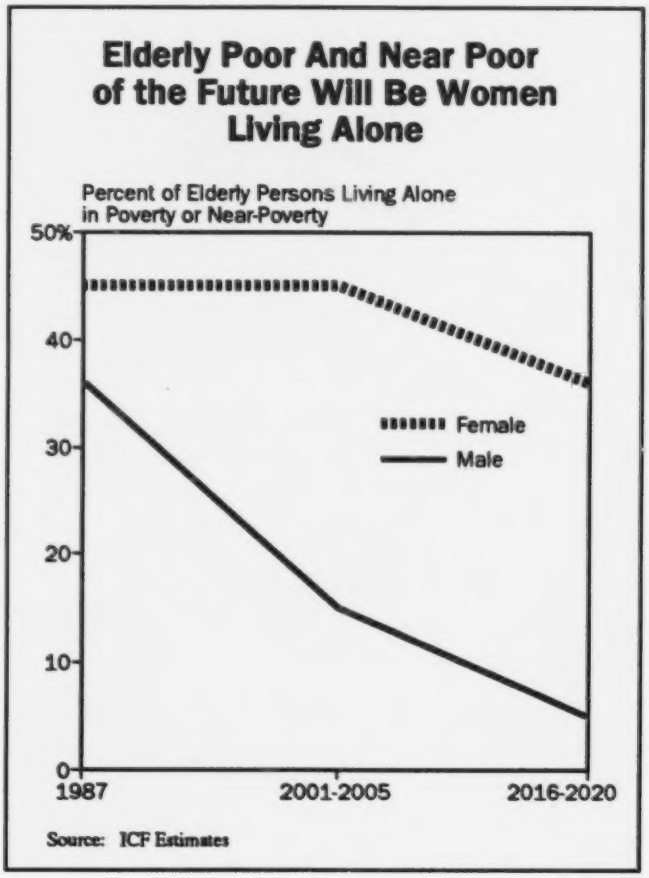
Currently, millions of women face bleak retirement futures. Almost three-quarters of the elderly living below poverty are women. More than two out of every five older women (41%) are poor or near poor (living on incomes within 150% of poverty).

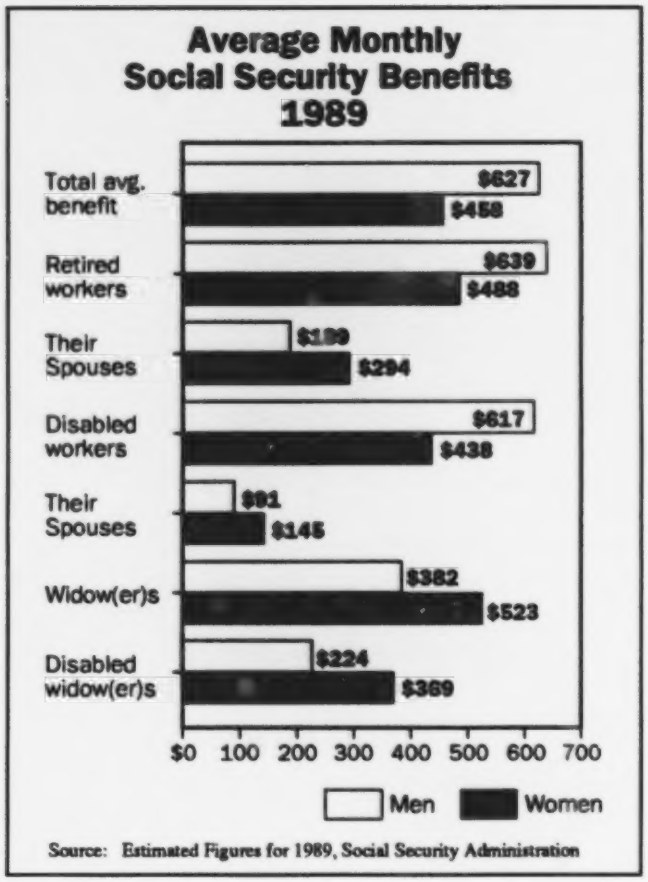
Even more women are only one man away from poverty. Almost four times more widows live in poverty than do wives the same age. Half the widows who are poor were not poor before the death of their husband. The difference in wealth between widows and wives is due to married women's access to the income and assets of a husband. In 1988, almost one in two women age 65 or over were widows.

In 40 years, when today's 25-year old retires, fewer women will be retiring married, and therefore fewer will have access to a husband's retirement income. Seven out of 10 baby-boom women will outlive their husband and can expect to be widows for at least 15 years. In the year 2030, only one in three women over age 65 will be married, compared to 40% today. In only 40 years, more than one out of every five older women will be divorced, a 400% increase over today.

Despite more women being in the work place, a young woman continues to face a future of significantly lower wages. Full-time, year-round working women in 1988 earned 66 cents on average for every dollar men earned. This wage gap has remained fairly constant since 1939, when the gap was 64 cents on the dollar. Employment discrimination and women's work patterns — part-time work, in and out of the work force, choosing lower-paying work because of caregiving responsibilities — will continue to keep women's wages far below men's.

Caregiving responsibilities continue to fall predominantly on the woman's shoulders. Fathers may be changing more baby diapers and caring financially for aging parents, but, on average, they are not taking significantly more time away from work for caregiving. Women average 11.5 years away from the labor force, while men average 1.3 years. Even with more employers offering parental leave for fathers, very few are taking advantage of it. More women are in the work force, but a role reversal has not occurred. Instead of more men staying at home for caregiving, women are simply assuming the role of breadwinner and the role of caregiver.





Social Insecurity for Women

The Social Security Act was enacted in 1935 as the cornerstone of the New Deal. The Act was designed to provide Americans with protection against the loss of wages due to retirement, disability, or death. Although the language of the Act is gender-neutral, the program was designed to meet the needs of a "typical" American family that is no longer typical.

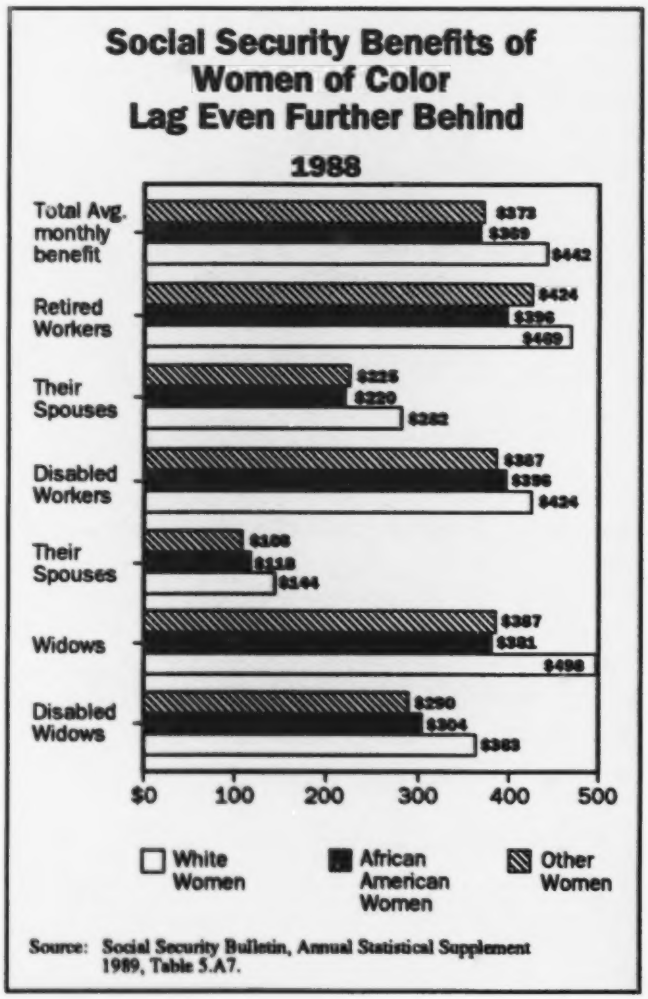
Drafted more than 50 years ago, the Social Security program best protects a family that consists of a lifelong paid worker (usually the husband), a lifelong unpaid homemaker (usually the wife), and the dependent children–a family that is quickly becoming a thing of the past. However, 70% of older, nonmarried women depend on Social Security as their primary source of income.

As long as the underlying premises of the program remain outdated, future generations of women will continue to receive Social Security benefits that are significantly lower than men's.

Social Security is a system of "worker" and "dependent" benefits. A woman receives Social Security benefits by either working the requisite number of years in covered employment or by being married to a worker who qualifies for a worker benefit, in which case she receives 50% of his benefit. A woman who qualifies for benefits both on her own work record and as a spouse is dually entitled but receives only the higher of the two benefits.

A lifetime homemaker has no Social Security protection in her own right. Even though she has worked for decades in the home and has contributed substantially to her family's economic well-being, she receives only a spouse benefit equal to half of the benefit her husband receives.

For the homemaker who is divorced, half a benefit can be far too little to live on. A divorced woman is eligible to receive a spouse benefit if she had been married at least 10 years. However, half of her former husband's benefit is just one third of what they would receive as a couple. Together, they were receiving 150% of his Social Security–100% for him and 50% for her. As an individual, she receives only the 50%. This provides many divorced, lifetime homemakers with



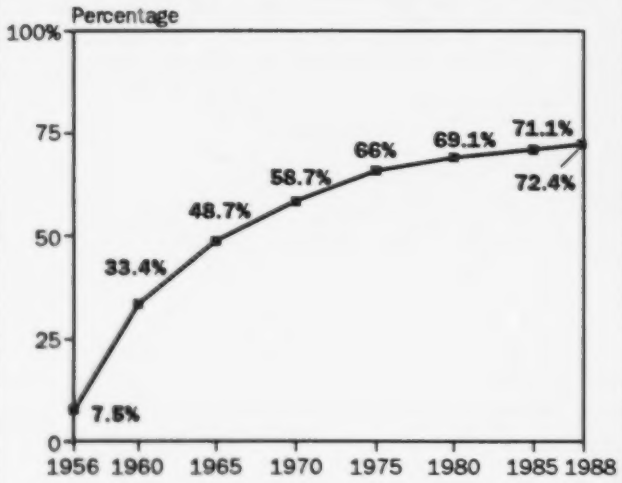
benefits that leave them living in poverty. The average spouse benefit for a woman in 1989 was $294 a month.

A divorced spouse becomes financially better off after her former spouse dies, because a widow receives 100% of her deceased husband's benefit. However, a widow may not draw any benefits until age 60, unless she has a child under 16 or an older disabled child. A widow's gap is created for widows with children over age 16 who are not 60 and who, therefore,cannot draw benefits yet. Once a widow has reached age 60, should she draw her benefits early rather than wait until age 65, her benefits will be actuarily reduced to around 70% of her normal widow's benefit.

Lower wages prompt single and divorced women to draw their benefits early, and thereby have their benefits actuarily reduced. Benefits are reduced to 80% of their normal amount for workers who retire early at age 62. For the first 15 years, the worker is ahead in total retirement benefits by drawing early, but after that, the worker is behind where she would have been had she waited until age 65 and drawn full benefits. Women who live to age 62 have an average life span of 83 years. Therefore, unless a woman has a reason to believe she will die younger than the average,choosing early retirement leaves her financially disadvantaged under Social Security. Yet, 72% of retired women workers draw their benefits early.

For a woman drawing an early spouse benefit, as opposed to a worker's benefit, the shortfall is even worse. The spouse benefit is reduced to 75% of the full benefit for a spouse electing to draw benefits at age 62. Therefore, the spouse is ahead for only 12 years, until the age of 74, and would have been financially better off waiting until age 65 to draw benefits for every year after age 74 that she lives. Still, 82% of spouses draw early benefits. Many are divorced and in need of immediate income and cannot consider the consequences down the road.

More Women Workers Are Drawing Early Social Security Benefits



Source: Social Security Bulletin, Annual Statistical Supplement, 1989, Table 5.B8.

Early Retirement Means Big Benefit Reductions

Avg. Annual Earnings	
Husband	$26,312
Wife #1	$ 0
Wife #2	$17,047
Soc. Sec. Monthly Benefits	
Husband at age 62 (in 1990)	$723
At age 65	$899
Reduction	**19.95%**
Wife #1 at age 62 (in 1990)	$337
At age 65	$449
Reduction	**25.00%**
Wife #2 at age 62 (in 1990)	$531
At age 65	$660
Reduction	**19.95%**
Widow —Wife #1 or #2 At age 60	$642
At age 65	$899
Reduction	**28.5%**

Women's Work and The System–A Bad Fit

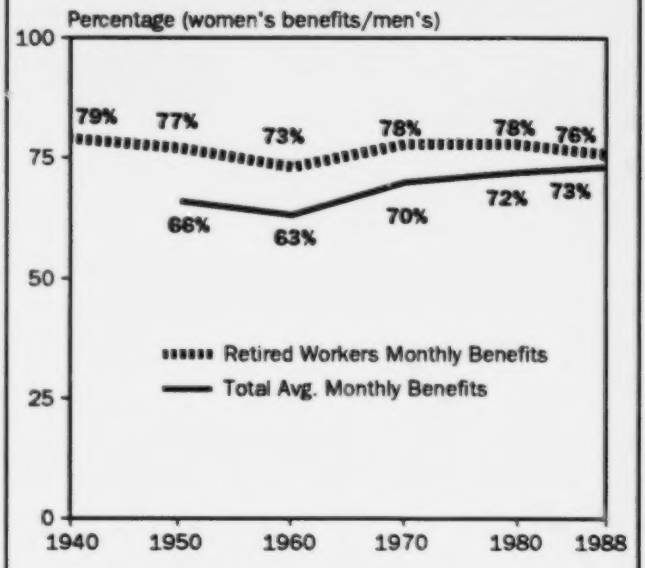
Among retired workers receiving Social Security benefits on their own work records, the average male receives nearly 25% more in his check than does the average female ($639 to $488). Because Social Security benefits are wage-based, women's continuing lower earnings translate into lower retirement benefits. Because of the wage gap, the average woman will consistently have lower benefits than the average man.

Women's work patterns are strongly penalized under Social Security. Workers born in 1929 or later will have their Social Security benefit calculated on their average earnings over a period of 35 years. Since 1950, the length of the computation period has increased by a year each year. For example, the computation period for a worker who reached age 62 in 1987 was 31 years. The computation period will reach its maximum of 35 years for those who reach age 62 in 1991 or later.

Persons with fewer years of covered earnings than the computation period have a zero averaged into their earnings record for each missing year. Persons with covered earnings for more than the computation period will have their years of lowest earnings "dropped out." Men generally work 35 years or more, but women do not. Even by the year 2030, fewer than four in ten women age 62-69 will have worked 35 years or more. The remaining 60% will have zeroes averaged into their earnings record.

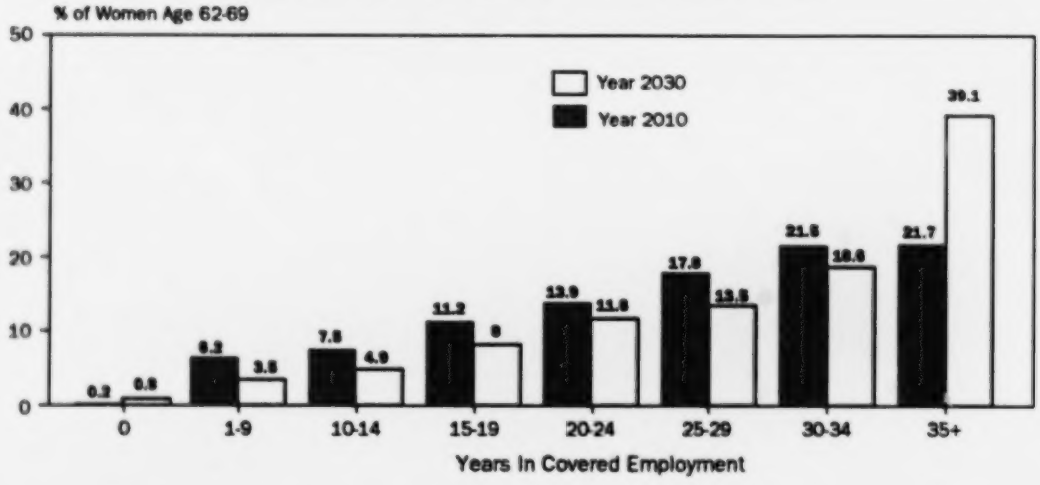
Currently, women average 11.5 years out of the work force, compared to 1.3 years for men. Additionally, average earnings of a working woman drop $3,000 the year the child is born and about $5,000 to $6,000 annually the next two years. These years of lower earnings are used to compute monthly benefits.

Women's Social Security Benefits Have Not Gained On Men's



Source: Social Security Bulletin, Annual Statistical Supplement, 1989, Tables 5.C2, 5.D3, 5.E2, 5.F1, 5.F2, 5.F12

Women Will Spend More Years In The Work Force, But Many Will Still Be "Zeroed" Out



Source: The Urban Institute's "DYNASIM" model, as reported in "Earnings Sharing in Social Security: A Model for Reform," Center for Women Policy Studies, 1988, p. 21.

Social Security Penalizes Working Women for Caregiving

Avg. Annual Earnings
(over 35 yr. period) $15,000

Monthly Benefits (under various examples)

1. Retires Age 65
   (in 1993 with no "zero" yrs.) $ 606
2. Retires Age 62
   (in 1990 for elder care responsibilities with no"zero" years) $ 484
3. Retires Age 65
   (in 1993, spent 12 yrs. outside paid work force) $524
4. Retires Age 62
   (in 1990, spent 12 yrs. outside paid work force) $419

Dually Entitled, But Singularly Benefited

Women who are both homemakers and wage earners are particularly disadvantaged. A woman dually entitled to both a worker benefit on her earnings and a spouse benefit on her husband's earnings can receive only the greater of the two, usually the spouse benefit. If the spouse benefit is higher — and the zeroes averaged in for her years out of the work force make it likely that it will be — those years a woman worked and paid into the system through payroll taxes do not give her an increased benefit. She will receive exactly the same spouse benefit that she would have received had she never worked outside the home.

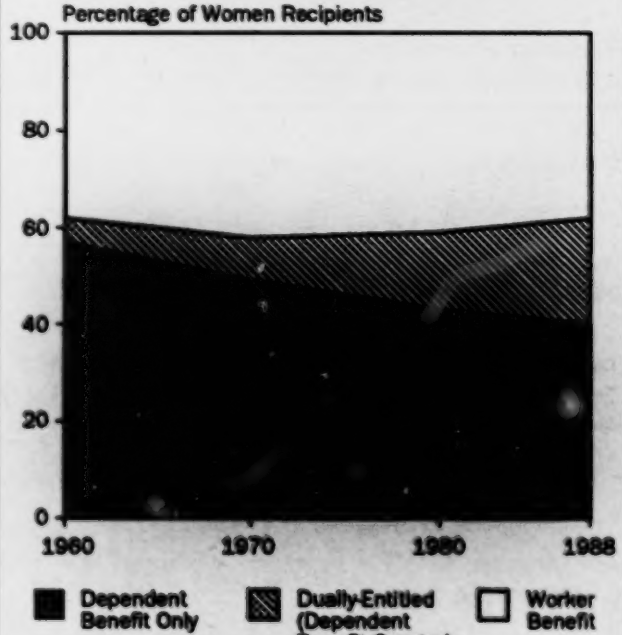
Since 1960, the percentage of women drawing a benefit based on their own work record has remained constant, despite more women working. Thirty-eight percent of women beneficiaries drew benefits on their work record in 1960 as well as in 1988. The number of women dually entitled on both their record and that of their husband increased over this period from five to 22%, but for these women, their dependent benefit on their husband's record was greater.

Two earner married couples also are penalized under the current system. Because a spouse receives only the higher of benefits based on her work record or spouse benefits based on her husband's record, dual income couples with similar incomes can receive Social Security benefits lower than a couple with only one earner.

Many female workers who have earned a government (public) pension will have their Social Security benefits reduced. For these retired government workers, their Social Security benefit as a spouse or widow will be lowered by up to 2/3 of the value of their government pension. For example, if the retiree receives a $600 monthly civil service pension, and she is entitled to a $400 per month widow's Social Security benefit, her widow's benefit will be reduced to nothing, because 2/3 of $600 completely offsets the Social Security benefit.

Women today and in the future will pay more into the Social Security system than their mothers and grandmothers. Rising payroll taxes, higher wages, and increased labor force participation mean that women are paying more into the system, but not necessarily getting more out. In 1990, the payroll tax increased from 7.15 to 7.65 percent on the first $51,300 of income — for a maximum tax of $3,924 a year. In 1970, the tax rate was 4.8% on a wage base of $7,800 — for a maximum tax of $374 a year.

More Women Are Dually-Entitled But Still Draw Dependent Benefits



Source: Social Security Bulletin, Annual Statistical Supplement, 1989, Table 5.G2.

Given that so few women will qualify for benefits on their own work record even by the year 2030, these increased taxes will not lead to proportionate increases in benefits. In 1970, women's total average benefits were 70% of men's benefits; in 1990, this figure had increased to only 73%.

In eight states, women's average benefits fell below the 73% national average — Idaho, Louisiana, North Dakota, Ohio, Texas, Utah, West Virgina, and Wyoming. In six states women's average benefits fared better than 76% of men's — Alaska, D.C., Massachusetts, Mississippi, New York, and Vermont, with D.C. women's average benefits keeping the best pace with men's at 81%.

Giving Disabled Women a Tougher Way To Go

Disabled women have a difficult time qualifying for benefits. A female disabled worker may have difficulty meeting criteria that require the worker to have worked five out of the last ten years and one-quarter of the years since she was over age 21. Therefore, a homemaker entering or re-entering the work force does not have disability protection for at least five years.

Additionally, a disabled widow must meet a more stringent standard of disability than a disabled worker. In 1967, Congress, in establishing this standard, expressly wanted to limit the number of disabled widows who would be eligible, promising to revise the standard shortly. Twenty-three years have passed without any further action.

The benefits for disabled women workers and disabled widows are extremely low. Disabled widows benefits in 1989 were $369 a month or $4,428 a year, far below the federal poverty level. For African American disabled widows, the average monthly benefit in1988 was even lower — $302 a month or $3,624 a year.

Penny Pensions

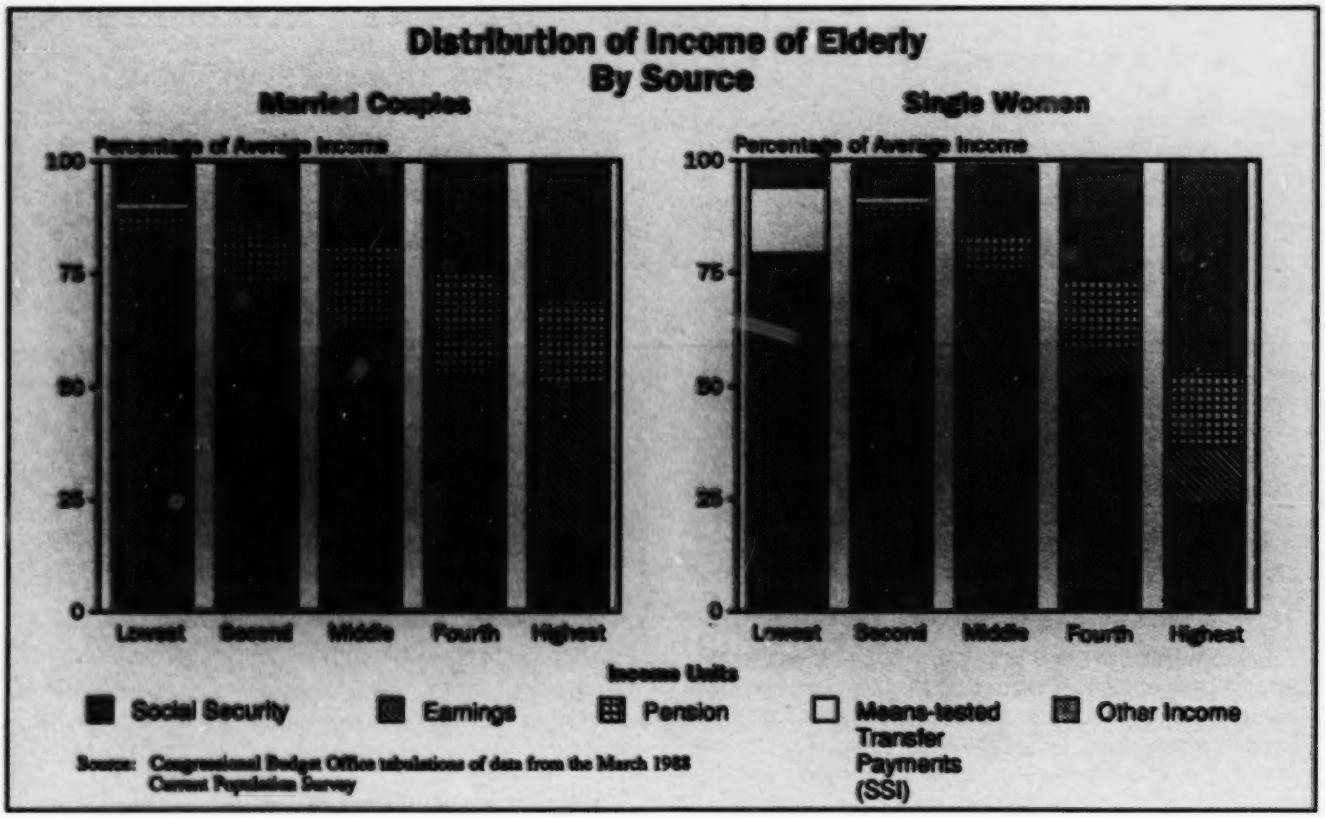
Pension law and practices heavily disfavor women's work patterns. Policymakers sometimes describe an adequate retirement income as a three-legged stool supported by Social Security, a pension and individual savings. Unfortunately, for women the pension leg is often missing, producing a shaky future for far too many. Improvements in pension coverage on the job will not translate to gender parity when benefits are paid in the next century. Today, almost twice as many men over age 65 receive pension income on their own work record than do women (46% to 23.5%). While the percentage of women beneficiaries should improve somewhat in coming decades, the dollar gap between men's and women's pension income will remain high. In 1987, the mean pension income for men over 65 was $659 a month compared to $394 for women.

Average Pension Income For Persons Over 65 In 1987

Pension Income (public and private)	All Races		White		African American		Hispanic	
	Men	Women	Men	Women	Men	Women	Men	Women
Percent receiving	46.0%	23.5%	47.9%	24.6%	23.0%	13.8%	27.7%	*
Avg. annual pension income	$7,907	$4,723	$8,045	$4,726	$5,428	$4,828	$6,483	*
Private Pension Income Only								
Percent receiving	32.0%	13.6%	33.2%	14.4%	22.5%	6.0%	*	*
Avg. annual private pension income	$5,727	$3,352	$5,809	$3,333	$4,435	$3,695	*	*

* Too small a sample to draw a figure

Source: Unpublished Census Bureau data, March 1988, Current Population Survey



Women's job mobility penalizes them heavily in pension coverage. Because most plans require five years on the job before pension rights vest, the vesting feature poses a great obstacle to pension equity for women. Women are more likely to have fewer years of service and are more likely to work part-time than men. Half of all men have been on their current job less than 5.1 years, half of all women, 3.7 years. Women's job mobility is due to family responsibilities, following transferred husbands, and leaving dead-end jobs.

Women who leave jobs to assume family obligations pay a heavy pension penalty. Because pension benefits are typically calculated on the worker's final earnings, leaving the job significantly before "normal" retirement age will mean that the pension will be based on wages which may be 10 or 20 years out of date, with no indexing for inflation. A man and woman can each work 40 years, with both working under the same type of pension plan at all times. However, the man remains in the same job and the woman in four different jobs. The result is that the man's pension could be twice the woman's.

Women are more likely to work in small businesses and for lower pay, neither of which are associated with pension coverage. Employers are not required to provide pension coverage. Less than half of workers who earn less than $1,000 a month are covered by a pension plan, while more than three out of four paid more than that are covered. Only 25% of employers with less than 25 employees offer pension coverage, while 89% of employers with more than 1,000 employees offer coverage.

Many flexible job arrangements made to accommodate working women's family responsibilities will greatly diminish women's retirement income. Consultancies, part-time jobs, shared jobs, seasonal employment, home-based self-employment are all increasingly popular alternatives for women. All are virtually unprotected by pension coverage. Over 44% of employers now use part-time help of some kind. Three out of four of them began the practice within the last eight years. Two out of every three part-timers are women. Under federal law, employers who do choose to offer a pension plan may exclude employees working under 20 hours a week or 1,000 hours a year from coverage.

Pension plans are only required to offer widow benefits of half the amount received while the husband was alive. If the worker is the survivor, however, the worker's pension is not decreased. The survivor is most often the wife, leaving widows as a group with a much lower pension income than widowers.

Currently, only three percent of women are receiving a surviving spouse pension benefit. Many couples continue to waive survivor's benefits in order to receive higher benefits while both are living or because they do not understand the waiver they are signing. Since 1985, both spouses must consent in writing to waive the survivor's benefits. However, a recent federal study found that most waivers require at least a 12th grade reading level and were too complicated for most persons to understand.

State and local government workers are not protected by federal pension law. State and local pensions are created by state legislatures, and chaos reigns. In some states, public pensions are organized according to political subdivision; in others, they are organized by occupational class. Each plan has its own rules and provisions. Understanding or reforming these pension systems can be nearly impossible. Some 17 million full and part-time government workers and their spouses are caught in this maze.

Pension integration, whereby a pension is reduced by a portion of one's Social Security, more commonly occurs for women workers. Until recently, a retiree's entire pension could be integrated-out. A new law limits the maximum loss of a pension to one-half the pension amount — however, only for pension benefits earned (not received) after 1988. So, it will be decades before the impact of the new law is felt, and, even then, half of the pension earned through contributions could disappear. Integration is most common for lower paid workers, where women are overrepresented.

Pension benefits are seldom part of the marital property that is divided in a divorce settlement. Nothing in federal law requires states to consider private pensions as property subject to division upon divorce. A federal law change in 1985 only required pension plan administrators to abide by court orders in those states that do consider a pension marital property. Among states that do divide interests in pensions, many recognize only a vested pension that is presently payable — meaning that the worker would have to be of retirement age before the pension would be divided at divorce.

Saving For A Rainy Day When It's Already Pouring

Women must rely more on private savings to supplement their retirement income given their lower Social Security and pension benefits. Unfortunately, women have a diminished ability to save because of lower lifetime earnings and the high health care costs that result from caring for seriously-ill spouses. In addition, income tax "reform" laws make it more difficult for women to have private individual retirement accounts (IRAs).

The Trouble with IRAs

Dual Earner Family	Traditional Family	Single Worker
Wife(freelance writer) $20,000 income no pension	Wife (homemaker) $0 income no pension	Woman (freelance writer) $20,000 income no pension
Husband (accountant) $35,000 income pension plan	Husband (accountant) $35,000 income pension plan	
IRA: No tax-deductible contribution allowed because joint income exceeds $50,000 and he has a pension.	IRA: $2,000 tax-deductible contribution made in husband's name and $250 in wife's.	IRA: Up to $2,000 tax-deductible contribution allowed

Fewer women participate in IRAs than men. Among full-time workers, 20% more men participate in IRAs than women. However, among part-time workers, twice as many women as men contribute to an IRA. More than $200 billion in American retirement savings are in IRAs.

Married working women are substantially penalized by IRA laws. Both husband and wife are disqualified from tax-deductible IRA contributions above a certain income level if either one of them has pension coverage at work. Since men are more likely than women to have this coverage, women are more likely to be disqualified from a deductible IRA, even though they may have no pension benefit in their own right and would need an IRA in case they are divorced or widowed.

Homemakers are also penalized. Normally, each wage earner may deduct an IRA contribution of up to $2,000 a year for income tax purposes. Under federal law, if only one spouse works outside the home, the couple can only contribute a maximum of $2,250 per year to IRAs for both of them. This contribution may be split between them in any way, so long as no more than $2,000 per year is invested in any one IRA account. Therefore, in effect, the value of a homemaker's work is set at $250. Unless a couple contributes $2,250 to IRAs each year by putting $2,000 in the wife's IRA and only $250 in the husband's, the homemaker is at a severe disadvantage if she is divorced or widowed.

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This report was written by Fran Leonard and Laura Loeb, with contributions from Lisa Lederer and Mary Jane Yarrington. Ms. Leonard is an attorney and author of a book on legal and economic strategies for midlife and older women to be published by Addison-Wesley in 1991.

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Membership and Publication Information

This 1990 Mother's Day Report by the Older Women's League is the fifth in a series begun four years ago with OWL's *Report on the Status of Midlife and Older Women in America. In 1987, The Picture of Health for Midlife and Older Women* focused the spotlight on the health and health care problems women face as they age. In 1988, *The Road to Poverty* examined the economic problems that plague women throughout life. Last year, *Failing America's Caregivers* reported on the impact of caregiving responsibilities on family caregivers of the elderly and children. This year, *Heading for Hardship* details the inherent inequities towards women within our nation's retirement income programs.

Making these invisible problems visible was the primary goal of the Older Women's League when it was founded in 1980. OWL is a nonprofit, membership organization — the first national organization to focus solely on midlife and older women's concerns. It strives to achieve economic and social equity for midlife and older women, to improve their image and status, and to provide mutual support for its members. In just ten years, OWL has become firmly established as a national voice for older women – a segment of the population that has long been unrepresented.

OWL was conceived by two California women, Tish Sommers and Laurie Shields, whose earlier work to eradicate the job inequities midlife and older women face helped to create the displaced homemakers movement. Although Sommers died in 1985 and Shields in 1989, their legacy continues in the more than 120 OWL chapters throughout the United States. Under their leadership, OWL formed a coalition called the Citizens' Council on Earnings Sharing to monitor legislative action and encourage future steps toward Social Security reform. OWL was also instrumental in passing significant pension reforms in 1984, 1986, and 1988 to help increase the number of women covered.

OWL's national agenda, set by its members, consists of seven educational and advocacy issues: Social Security reform, pension rights, job discrimination, access to health care, family caregivers, federal budget priorities, and staying in control to the end of life. Education takes many forms: consumer reports and pamphlets, the bimonthly OWL OBSERVER, testimony before legislatures, media outreach, the Gray Paper series, and conferences and leadership training. OWL's leaders come mostly from local chapters, whose members work on the national agenda, on state and local concerns, and on bringing women together for mutual support.

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